

Certificate of Electronic Submission
I hereby certify that this correspondence is being
submitted electronically to the U.S. Patent
and Trademark Office on December 21, 2006
(Date of Submission)

FRANK C. NICHOLAS (33,983)
Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/
Signature

December 21, 2006
Date of Signature

PATENT
Case No. AUS920010441US1
(9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:)	
)	
DWIP N. BANERJEE, ET AL.)	Examiner: JANVIER, J.
)	
Serial No.: 10/042,481)	
)	Group Art Unit: 3622
Filed: JANUARY 9, 2002)	
)	
Title: METHOD PROGRAM, AND SYSTEM)	Conf. No.: 6084
FOR RESETTING THE VALUE OF A)	
COUPON BASED ON MARKET)	
INFORMATION)	

RESPONSE TO OFFICE ACTION DATED SEPTEMBER 22, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22202-1450

Dear Sir:

This is a response to an Office Action dated September 22, 2006.